

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

EVELYN SOTO

Debtor(s)

Case No. 15-34972

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2015.
- 2) The plan was confirmed on 01/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/11/2019.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,222.51
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$12,222.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$537.99
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,537.99**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABN AMRO	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	0.00	NA	NA	0.00	0.00
Adventis	Unsecured	NA	NA	NA	0.00	0.00
Adventis	Unsecured	0.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	20.00	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	30.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	50.00	NA	NA	0.00	0.00
AMERICAN ACCOUNTS & ADVISERS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	618.24	618.24	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	0.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	0.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	142.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,621.70	NA	NA	0.00	0.00
CHICAGO DEPT OF STREETS & SANI	Unsecured	0.00	NA	NA	0.00	0.00
CITI/STUDENT LOAN RESOURCE CTI	Unsecured	0.00	NA	NA	0.00	0.00
CITI/STUDENT LOAN RESOURCE CTI	Unsecured	0.00	NA	NA	0.00	0.00
Citimortgage Inc	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	800.00	NA	800.00	800.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	8,631.20	5,745.80	5,745.80	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	1,681.54	4,451.84	4,451.84	0.00	0.00
COMMONWEALTH EDISON	Unsecured	116.26	248.98	248.98	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	6,900.00	5,848.29	5,848.29	0.00	0.00
DIRECTV LLC	Unsecured	NA	770.20	770.20	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREIMER BANK	Unsecured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	10,113.00	529.00	529.00	0.00	0.00
IL DEPT OF REVENUE	Priority	432.75	362.34	362.34	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	71.00	71.00	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	59.00	59.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	37.65	37.65	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,000.00	3,801.93	3,801.93	0.00	0.00
ISAC	Unsecured	6,862.62	16,644.58	16,644.58	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	465.00	465.76	465.76	0.00	0.00
MONTGOMERY WARD	Unsecured	290.00	290.35	290.35	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	213.00	NA	NA	0.00	0.00
NORTH PARK UNIVERSITY	Unsecured	600.00	NA	NA	0.00	0.00
ORANGE LAKE COUNTRY CLUB INC	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	200.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
Prof PI Svc	Unsecured	250.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	81.00	280.32	280.32	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	394.00	478.48	478.48	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	137.00	137.60	137.60	0.00	0.00
RUSH UNIVERSITY	Unsecured	50.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	6,409.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	5,500.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	2,784.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	1,632.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	534.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	6,913.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	5,541.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	2,771.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	1,766.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	579.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	20,621.00	12,865.40	12,865.40	0.00	0.00
SHELLPOINT MORTGAGE SERVICINC	Secured	NA	8,699.58	8,699.58	6,884.52	0.00
SHELLPOINT MORTGAGE SERVICINC	Secured	160,000.00	148,920.04	157,620.03	0.00	0.00
SHELLPOINT MORTGAGE SERVICINC	Unsecured	9,123.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLC CONDUIT	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	400.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST IL TOLLWAY AUTHORITY	Unsecured	2,000.00	NA	NA	0.00	0.00
TARGET	Unsecured	223.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	200.00	NA	NA	0.00	0.00
TEXAS GUARANTEED STUDENT LOAN	Unsecured	6,395.00	5,844.94	5,844.94	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	37,016.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	5,696.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	7,393.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	5,696.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	5,275.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	43,686.00	49,990.52	49,990.52	0.00	0.00
US DEPT OF EDUCATION	Unsecured	7,393.00	8,941.09	8,941.09	0.00	0.00
US DEPT OF EDUCATION	Unsecured	6,753.00	6,425.78	6,425.78	0.00	0.00
VERIZON	Unsecured	183.00	179.80	179.80	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	273.00	NA	NA	0.00	0.00
WESTGATE RESORTS	Unsecured	900.00	NA	NA	0.00	0.00
WISCONSIN DELLS POLICE DEPT	Unsecured	20.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$157,620.03	\$0.00	\$0.00
Mortgage Arrearage	\$8,699.58	\$6,884.52	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$800.00	\$800.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$167,119.61</b>	<b>\$7,684.52</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,164.27	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,164.27</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$120,924.62</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,537.99</u>
Disbursements to Creditors	<u>\$7,684.52</u>

**TOTAL DISBURSEMENTS :** **\$12,222.51**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.